

**HARRIS AND ZIDE**  
**1445 HUNTINGTON DRIVE, SUITE 300**  
**SOUTH PASADENA, CA 91030**

\*Robert T. Harris (1929-2003)  
Flint C. Zide  
Debt Collection Attorneys

September 8, 2014

KATHERINE R DELACRUZ  
16735 RITA DR  
MORGAN HILL CA 95037-5282

Re: DISCOVER BANK  
Account # \*\*\*\*\*0389

Balance due: \$8,071.15

We represent DISCOVER BANK. This account has been referred to us for action to collect the above balance due on your account.

Unless you notify us within 30 days after receipt of this letter that the validity of this debt or any portion of it is disputed, we will assume that the debt is valid. If you do notify us in writing within the 30 day period that this debt or any portion thereof is disputed, we will obtain verification of the debt and mail it to you. Upon your written request within the 30 day period, we will provide the name and address of the original creditor if it is different from the current creditor.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. We are debt collectors.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act requires that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

Please call our office directly at (626) 799-8444 or toll free at (800) 381-0003 to discuss this matter.

Sincerely,

FLINT C. ZIDE  
Attorney At Law  
TRK39502



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